

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE:  
SPRINGER, MICHAEL R

Debtor(s)

CHAPTER 7 CASE

CASE NO. 05-58714 CAD

HONORABLE CAROL A. DOYLE

**TRUSTEE'S FINAL ACCOUNT AND APPLICATION  
TO CLOSE CASE AND DISCHARGE THE TRUSTEE**

TO: THE HONORABLE CAROL A. DOYLE,  
BANKRUPTCY JUDGE

Final distribution of all monies has been made in accordance with the Order Awarding Compensation and Expenses attached as Exhibit "A" and the Trustee's Distribution Report a copy of which is attached as Exhibit "B".

All checks have been negotiated or otherwise turned over to the Clerk of the Court. The Final Form 11 is attached as Exhibit "C" reflecting a balance of zero for this estate.

The Trustee certifies that the estate has been fully administered, requests that he/she be discharged, and the case closed pursuant to 11 U.S.C. §350.

DATE

8/25/08

  
DEBORAH K. EBNER, TRUSTEE

**Exhibit A**

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

<b>IN RE:</b>	)	<b>CHAPTER 7 CASE</b>
	)	
<b>MICHAEL R. SPRINGER,</b>	)	<b>CASE NO. 05-58714 CAD</b>
	)	
<b>Debtor</b>	)	<b>JUDGE CAROL A. DOYLE</b>
	)	

**Order Awarding Compensation to  
Law Office of Deborah K. Ebner, Attorneys for Trustee**

THIS MATTER BEING HEARD on the First and Final Request for Compensation from the Law Office of Deborah K. Ebner, Attorneys for Trustee, notice having been given, and the Court being duly advised:

IT IS HEREBY ORDERED that the Law Office of Deborah K. Ebner is awarded compensation as follows;

1. Compensation	\$11,760.00
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TOTAL	\$11,760.00
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IT IS FURTHER ORDERED that the Trustee is directed to pay the allowance listed above after the Trustee's Distribution Report is filed with the Clerk of the Bankruptcy Court; and

DATED this \_\_\_\_\_ day of \_\_\_\_\_

ENTERED: \_\_\_\_\_  
UNITED STATES BANKRUPTCY JUDGE

**ENTERED**  
MAY 22 2008  
CAROL A. DOYLE  
BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

<b>IN RE:</b>	)	<b>CHAPTER 7 CASE</b>
	)	
<b>MICHAEL R. SPRINGER,</b>	)	<b>CASE NO. 05-58714 CAD</b>
	)	
<b>Debtor</b>	)	<b>JUDGE CAROL A. DOYLE</b>
	)	

**Order Awarding Popowcer Katten, Ltd. Compensation, as Accountants for Trustee**

THIS MATTER BEING HEARD on the Popowcer Katten, Ltd.'s First and Final Request for Compensation notice having been given, and the Court being duly advised:

IT IS HEREBY ORDERED that Popowcer Katten, Ltd. is allowed compensation as follows;

1. Compensation	\$1,624.00
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TOTAL	\$1,624.00
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IT IS FURTHER ORDERED that the Trustee is directed to pay the allowance listed above after the Trustee's Distribution Report is filed with the Clerk of the Bankruptcy Court.

DATED this \_\_\_\_\_ day of \_\_\_\_\_

ENTERED: \_\_\_\_\_  
UNITED STATES BANKRUPTCY JUDGE

**ENTERED**  
MAY 22 2008  
CAROL A. DOYLE  
BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

<b>IN RE:</b>	)	<b>CHAPTER 7 CASE</b>
	)	
<b>MICHAEL R. SPRINGER,</b>	)	<b>CASE NO. 05-58714 CAD</b>
	)	
<b>Debtor</b>	)	<b>JUDGE CAROL A. DOYLE</b>
	)	

**Order Awarding Trustee Compensation and Expense Reimbursement**

THIS MATTER BEING HEARD on the Trustee's First and Final Request for Compensation and Expense Reimbursement, notice having been given, and the Court being duly advised:

IT IS HEREBY ORDERED that Deborah K. Ebner, Trustee is allowed compensation and expense reimbursement as follows;

1. Compensation	\$7,811.72
2. Expenses	\$155.13

<b>TOTAL</b>	<b>\$7,966.85</b>
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IT IS FURTHER ORDERED that the Trustee is directed to pay the allowances listed above after the Trustee's Distribution Report is filed with the Clerk of the Bankruptcy Court.

DATED this \_\_\_\_\_ day of \_\_\_\_\_

ENTERED: \_\_\_\_\_  
UNITED STATES BANKRUPTCY JUDGE

**ENTERED**  
MAY 22 2008  
CAROL A. DOYLE  
BANKRUPTCY JUDGE

**Exhibit B**

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE:	)	CHAPTER 7 CASE
	)	
MICHAEL R SPRINGER,	)	CASE NO. 05-58714 CAD
	)	
Debtor	)	JUDGE CAROL A. DOYLE

**DISTRIBUTION REPORT**

I, DEBORAH K. EBNER, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution:

**SUMMARY OF DISTRIBUTION:**

Secured Claims	\$	<u>0.00</u>
Chapter 7 Administrative Expenses:	\$	<u>22,100.85</u>
Chapter 11 Administrative Expenses:	\$	<u>0.00</u>
Priority Claims (507(a)(2)-(a)(7)):	\$	<u>0.00</u>
Secured Tax Liens:	\$	<u>0.00</u>
Priority Tax Claims:	\$	<u>0.00</u>
Other Priority Claims (507(a)(9)):	\$	<u>0.00</u>
General Unsecured Claims:	\$	<u>62,302.48</u>
<b><u>TOTAL AMOUNT TO BE DISTRIBUTED:</u></b>	\$	<u>84,403.33<sup>1</sup></u>

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<sup>1</sup> The total amount to be distributed is slightly less than the figure in the Trustee's Proposed Distribution Report on account of the fact that, between the time that the Trustee filed her Final Report and the filing of this Distribution Report, the Trustee paid a bond premium from the Estate funds, equal to \$99.41, representing a pro-rata portion of the Trustee's blanket bond based upon the balance of funds in the Estate.

1.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	Secured Claims	\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT

2.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§726(a) & (B) and §507(a)(1) (Chapter 7 costs of administration including court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. 1930(6))	\$28,869.85	100.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT

	Deborah K. Ebner, Trustee, <i>Trustee Fees</i>	7,811.72	7,811.72 ✓
	Deborah K. Ebner, Trustee, <i>Trustee Expenses</i>	155.13	155.13 ✓
	Popowcer Katten, Ltd., <i>Trustee's Accountants Fees (Other Firm)</i>	1,624.00	1,624.00 ✓
	Sugar Friedberg & Felsenthal, LLP, <i>Trustee's Special Counsel Fees (Other Firm)</i>	1,860.00	0.00 ✓
	Law Office of Deborah K. Ebner, <i>Trustee's General Counsel Fees (Trustee Firm)</i>	11,760.00	11,760.00 ✓
	Illinois Department of Revenue, <i>Estate Income Tax</i>	1,476.00	0.00 ✓
	Internal Revenue Service Center, <i>Estate Income Tax</i>	3,433.00	0.00 ✓
10	Office of the U.S. Trustee, <i>UST Quarterly Fees</i>	750.00	750.00 ✓

3.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§726(a) & (b) and §507(a)(1) (Debtor-in-possession (DIP) administrative expenses)	\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT



4. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT

5. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(3) - Wages, salaries or commissions limited to \$4,300.00		\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT

6. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(4) - Contributions to Employee Benefit Funds		\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT

7. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(5) - Farmers' and Fishermen's claims to the extent of \$4,300.00		\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT

8. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
507(a)(6) - Deposits by consumers to the extent of \$1,950.00		\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT
9. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
507(a)(7) - Alimony		\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT
10. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
\$724(b) - Tax Liens		\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT
11. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
\$507(a)(8) - Tax claims excluding fines and penalties		\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT
12. TYPE OF CLAIMS		TOTAL AMOUNT	FINAL DIVIDEND%

OF CLAIMS

§507(a)(9) - Capital Commitments to FDIC, et al. \$0.00 0.00%

CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT
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13. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
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§726(a)(2) - General Claims (To be paid pro-rata after costs of administration and priority claims are paid in full) \$575,592.70 10.82%

CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT
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1	Chase Bank USA, N.A., <i>General Unsecured Claims</i>	13,575.95	1,469.47 ✓
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3	Discover Bank/Discover Financial Services., <i>General Unsecured Claims</i>	13,247.92	1,433.96 ✓
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7	Lea Regional Hospital, LLC., <i>General Unsecured Claims</i>	515,413.62	55,788.65 ✓
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8	Weiss Memorial Hospital., <i>General Unsecured Claims</i>	23,227.31	2,514.14 ✓
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9	Northshore Anesthesia., <i>General Unsecured Claims</i>	275.00	29.77 ✓
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11	Citibank/CHOICE., <i>General Unsecured Claims</i>	4,952.65	536.08 ✓
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12	Citibank/CHOICE., <i>General Unsecured Claims</i>	4,900.25	530.41 ✓
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14. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
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Subordinated unsecured claims \$0.00 0.00%

CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT
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15. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(3) - Late unsecured claims		\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT
16. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(4) - Fines/penalties		\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT
17. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(5) - Interest		\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT
18. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(6) - Surplus to Debtor		\$0.00	0.00%
CLAIM NUMBER	CREDITORS	ALLOWED AMOUNT	DIVIDEND AMOUNT

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED /WITHDRAWN (DESIGNATE)
Unsecured	2	General Motors Acceptance Corporation 2740 Arthur Street Roseville, MN 551131303	\$0.00	Disallowed
Unsecured	4	Capital One Auto Finance c/o Ascension Capital Group POB 201347 Arlington, TX 76006	\$12,710.40	Disallowed
Unsecured	5	Pontiac National Bank 1218 Towanda Ave. Bloomington, IL 61701	\$296,372.00	Disallowed
Unsecured	6	Pontiac National Bank 1218 Towanda Ave. Bloomington, IL 61701	\$73,930.00	Disallowed

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

Dated: May 22, 2008

  
\_\_\_\_\_  
DEBORAH K. EBNER, Trustee

**Exhibit C**

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## Form 2

## Cash Receipts And Disbursements Record

Case Number: 05-58714 CAD  
Case Name: SPRINGER, MICHAEL R  
Taxpayer ID #: 13-7552364  
Period Ending: 08/21/08

Trustee: DEBORAH K. EBNER (330480)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*\_\*\*\*\*61-65 - Money Market Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/29/07	{1}	Yvonne C. Springer	Settlement Per COurt Order	1110-000	75,000.00		75,000.00
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	1.33		75,001.33
02/25/07	1001	International Sureties	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/01/2007 FOR CASE #05-58714	2300-000		53.48	74,947.85
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	37.38		74,985.23
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	40.05		75,025.28
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	41.39		75,066.67
05/09/07	1002	Illinois Department of Revenue		2690-000		1,476.00	73,590.67
05/09/07	1003	Internal Revenue Service Center		2690-000		3,433.00	70,157.67
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	40.53		70,198.20
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	36.23		70,234.43
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	40.00		70,274.43
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	38.77		70,313.20
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	35.04		70,348.24
10/22/07	1004	Sugar Friedberg & Felsenthal, LLP		3210-000		1,860.00	68,488.24
10/31/07	{8}	Met Life	Surrender Value of Policy	1129-000	11,668.85		80,157.09
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	41.12		80,198.21
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	41.72		80,239.93
12/21/07	{9}	Nationwide Insurance of America		1129-000	4,130.61		84,370.54
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	41.41		84,411.95
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	38.59		84,450.54
02/05/08	1005	International Sureties	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/31/2007 FOR CASE #05-58714	2300-000		99.41	84,351.13

{ Asset reference(s)

Subtotals :

\$91,273.02

\$6,921.89

{ Asset reference(s)

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# Form 2

## Cash Receipts And Disbursements Record

Case Number: 05-58714 CAD  
Case Name: SPRINGER, MICHAEL R  
Taxpayer ID #: 13-7552364  
Period Ending: 08/21/08

Trustee: DEBORAH K. EBNER (330480)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*\_\*\*\*\*\*61-65 - Money Market Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	17.31		84,368.45
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	15.67		84,384.11
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	11.77		84,395.88
05/22/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.1500%	7.45		84,403.33
05/22/08		To Account #*****6166	to close estate		84,403.33	0.00

### ACCOUNT TOTALS

Less: Bank Transfers

Subtotal

Less: Payments to Debtors

NET Receipts / Disbursements

91,325.22	91,325.22
0.00	84,403.33
91,325.22	6,921.89
	0.00
\$91,325.22	\$6,921.89



## Form 2

## Cash Receipts And Disbursements Record

Case Number: 05-58714 CAD  
Case Name: SPRINGER, MICHAEL R

Trustee: DEBORAH K. EBNER (330480)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*61-66 - Checking Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

Taxpayer ID #: 13-7552364  
Period Ending: 08/21/08

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
05/22/08		From Account #*****6165	to close estate	9999-000	84,403.33		84,403.33
05/22/08	101	Chase Bank USA, N.A.		7100-000		1,469.47	82,933.86
05/22/08	102	Discover Bank/Discover Financial Services		7100-000		1,433.96	81,499.90
05/22/08	103	Lea Regional Hospital, LLC		7100-000		55,788.65	25,711.25
05/22/08	104	Weiss Memorial Hospital	Voided on 06/16/08	7100-000		2,514.14	23,197.11
05/22/08	105	Northshore Anesthesia		7100-000		29.77	23,167.34
05/22/08	106	Citibank/CHOICE		7100-000		536.08	22,631.26
05/22/08	107	Citibank/CHOICE		7100-000		530.41	22,100.85
05/22/08	108	Office of the U.S. Trustee (ADMINISTRATIVE)		2950-000		750.00	21,350.85
05/22/08	109	DEBORAH K. EBNER, Trustee		2100-000		7,811.72	13,539.13
05/22/08	110	Popowicz Katten, Ltd.		3410-000		1,624.00	11,915.13
05/22/08	111	Law Office of Deborah K. Ebner		3110-000		11,760.00	155.13
05/22/08	112	Deborah K. Ebner, Trustee	Expenses	2200-000		155.13	0.00
06/16/08	104	Weiss Memorial Hospital	Voided: check issued on 05/22/08	7100-000		-2,514.14	2,514.14
06/21/08	113	Weiss Memorial Hospital	Ref # 20-2	7100-000		2,514.14	0.00

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Desc Main

Subtotals : \$84,403.33 \$84,403.33

# Form 2

## Cash Receipts And Disbursements Record

Case Number: 05-58714 CAD  
Case Name: SPRINGER, MICHAEL R

Trustee: DEBORAH K. EBNER (330480)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*\_\*\*\*\*\*61-66 - Checking Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

Taxpayer ID #: 13-7552364  
Period Ending: 08/21/08

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
<b>ACCOUNT TOTALS</b>						
			Less: Bank Transfers	84,403.33	84,403.33	\$0.00
			Subtotal	84,403.33	0.00	
			Less: Payments to Debtors	0.00	84,403.33	
			NET Receipts / Disbursements	\$0.00	\$84,403.33	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balance
MMA # ***_*****61-65	91,325.22	6,921.89	0.00
Checking # ***_*****61-66	0.00	84,403.33	0.00
	\$91,325.22	\$91,325.22	\$0.00